

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Nationstar Mortgage LLC as
servicing agent for Lakeview Loan
Servicing, LLC
R.A. LEBRON, ESQ.
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In Re:

NANCY M. CONNER

Debtor(s).

Case No.: 19-11759 JNP

Chapter: 13

Hearing Date: May 30, 2023

Judge: Hon. Jerrold N. Poslusny,
Jr.



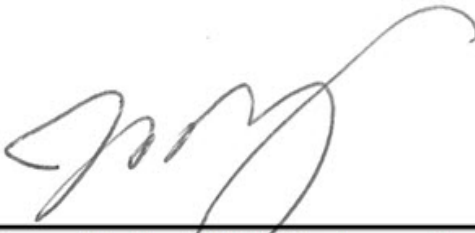
Order Filed on May 31, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Recommended Local Form: ☒ Followed ☐ Modified

ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth o:

DATED: May 31, 2023



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

| | |
|---------------------------------|---|
| Applicant: | Nationstar Mortgage LLC as servicing agent for Lakeview Loan Servicing, LLC |
| Applicant's Counsel: | Fein, Such, Kahn & Shepard, P.C. |
| Debtor's Counsel: | STACEY L. MULLEN |
| Property Involved (Collateral") | 27 OAKLAND AVENUE PLEASANTVILLE, NJ 08232 |

Relief sought: ☒ Creditor's Certification of Default

☐ Motion for relief from the automatic stay

☐ Motion to dismiss

☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Certification of Default is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 5 months, from January 1, 2023 to May 1, 2023.
- ☒ The Debtor is overdue for 3 payments at \$922.25 for January, 2023 through March, 2023 and 2 payments at \$942.48 for April, 2023 and May, 2023 with \$62.61 in suspense.
- ☐ The Debtor is assessed for N/A late charges at N/A per month.
- ☐ Applicant acknowledges receipt of funds in the amount of N/A received after the motion was filed.

Total Arrearages Due \$4,589.10.

2. Debtor must cure all post-petition arrearages, as follows:

- ☒ Immediate payment shall be made in the amount of \$2,500.00. Payment shall be made no later than May 30, 2023.
- ☒ Beginning on June 1, 2023, regular monthly mortgage payments shall continue to be made in the amount of \$942.48.
- ☐ Beginning on N/A, additional monthly cure payments shall be made in the amount of \$N/A for N/A months.

☒ The amount of \$2,089.10 shall be capitalized in the Debtor's Chapter 13 plan. The Debtor shall file a modified Chapter 13 plan within 14 days from entry of this Order.

3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Immediate payment: Nationstar Mortgage LLC
PO Box 619094
Dallas, TX 75261-9741

☒ Regular monthly payment: Nationstar Mortgage LLC
PO Box 619094
Dallas, TX 75261-9741

☐ Monthly cure payment:

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorneys fees of \$200.00, and costs of \$N/A.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.

6. Other provisions:

☒ Upon dismissal, conversion or discharge, the payment terms of this order shall be null and void.

In re:
Nancy M. Conner
Debtor

Case No. 19-11759-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 01, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2023:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Nancy M. Conner, 27 Oakland Avenue, Pleasantville, NJ 08232-3257 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2023 at the address(es) listed below:

| Name | Email Address |
|------------------|--|
| Denise E. Carlon | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Isabel C. Balboa | ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Isabel C. Balboa | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| R. A. Lebron | on behalf of Creditor FLAGSTAR BANK FSB, as servicer for LAKEVIEW LOAN SERVICING, LLC bankruptcy@fskslaw.com |
| R. A. Lebron | on behalf of Creditor COMMUNITY LOAN SERVICING LLC as servicer for LAKEVIEW LOAN SERVICING, LLC bankruptcy@fskslaw.com |
| Sindi Mncina | |

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Jun 01, 2023

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC smncina@raslg.com

Stacey L. Mullen

on behalf of Debtor Nancy M. Conner smullen@comcast.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8